

In re:
Andrenita Haddad
Debtor

Case No. 20-12890-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Feb 20, 2024

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 6

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 22, 2024:

Recip ID	Recipient Name and Address
db	+ Andrenita Haddad, 128 Knights Bridge Drive, Yardley, PA 19067-6007

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Feb 21 2024 05:11:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 21 2024 05:11:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	Email/Text: ebnnotifications@creditacceptance.com	Feb 21 2024 05:10:00	Credit Acceptance Corporation, 25505 W. 12 Mile Road, Ste. 300, Southfield, MI 48034
cr	+ Email/Text: blegal@phfa.org	Feb 21 2024 05:11:00	Pennsylvania Housing Finance Agency/HEMAP, 211 North Front Street, PO Box 15206, Harrisburg, PA 17105-5206
cr	+ Email/Text: RASEBN@raslg.com	Feb 21 2024 05:11:00	U.S. Bank Trust National Association., Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461

TOTAL: 5

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 22, 2024

Signature: /s/Gustava Winters

District/off: 0313-2

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 20, 2024 at the address(es) listed below:

Name	Email Address
BRAD J. SADEK	on behalf of Debtor Andrenita Haddad brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
LEON P. HALLER	on behalf of Creditor Pennsylvania Housing Finance Agency/HEMAP lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com;khousman@pkh.com
MARK A. CRONIN	on behalf of Creditor U.S. Bank Trust National Association bkgroup@kmlawgroup.com
MARK A. CRONIN	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust bkgroup@kmlawgroup.com
MICHELLE L. MCGOWAN	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust mimcgowan@raslg.com
MICHELLE L. MCGOWAN	on behalf of Creditor U.S. Bank Trust National Association mimcgowan@raslg.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG	on behalf of Creditor Credit Acceptance Corporation wcraig@egalawfirm.com mortoncraigecf@gmail.com

TOTAL: 9

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION

IN RE: ANDRENITA HADDAD)	
<u>Debtor(s)</u>)	CHAPTER 13
)	
CREDIT ACCEPTANCE CORPORATION)	CASE NO. 20-12890 (MDC)
<u>Moving Party</u>)	
)	
v.)	
)	
ANDRENITA HADDAD)	
<u>Respondent(s)</u>)	11 U.S.C. 362
)	
KENNETH E. WEST)	
<u>Trustee</u>)	
)	
)	
)	

ORDER MODIFYING THE AUTOMATIC STAY
AS TO PERSONAL PROPERTY

Upon the Certificate Of Default filed by Credit Acceptance Corporation, under Bankruptcy Code section 362(d) for relief from the automatic stay as to certain personal property as hereinafter set forth, and for good cause shown;

ORDERED that the automatic stay of the Bankruptcy Code section 362(a) is modified pursuant to 11 U.S.C. §362(d) to permit the movant to pursue the movant's in rem rights in the personal property described as a **2014 Acura MDX** bearing vehicle identification number 5FRYD4H44EB048372 to the extent and in the manner provided by any applicable contract documents and non-bankruptcy law.

Dated: February 20, 2024



UNITED STATES BANKRUPTCY JUDGE